From: CArol Hall Wood

To: Public Hearing;

CC:

Subject: Walmart Bank

Date: Friday, April 07, 2006 8:21:20 PM

Attachments:

I am very concerned about Walmart posibbly being able to open a bank in my area. I have seen throughout the country where they have driven small "Mom and Pop" business out of business. I fear they could do the same with our local community banks.

My other concern is that they might have too much power and be able to take capital out of the local community and could possible refuse to make loans to local businesses without proper reasons.

I also think that many of their business practices have not always been as ethical as theycould be.

Please do not allow Walmart to start a bank in my or any other community. They have alread overtaken too much of the economy of this country. They are fast becoming a monopoly and our country frowns on monopolies because they are not healthy for the economy or anything else.